



MINIMUM OPENING BALANCE INFORMATION

Checking (Share Draft) Account.....	\$50.00
IRA Share Account.....	\$100.00
Savings (Share) Account*.....	\$5.00

*Minimum to earn dividends on savings (share) account is \$250.00.

CREDIT UNION MEMBERSHIP

Membership Fee.....	\$5.00
Membership Share.....	\$5.00 par value

CHECKING (SHARE DRAFT) ACCOUNT

Check Copy.....	\$4.00 per item
Check Printing Order.....	Prices vary by style
Overdraft Transfer from	
Savings (Share) account.....	\$5.00 per transfer
Returned Check (Draft) NSF/Uncollected.....	\$35.00 per item
Courtesy Pay.....	\$35.00 per item
Stop Payment.....	\$30.00 per request
Temporary Checks.....	\$2.00 per 10 checks
Identity Theft Fee.....	\$1.50 per month

ELECTRONIC FUNDS TRANSFER (Non-Proprietary - NP)

ATM/Debit Withdrawal (NP).....	\$1.00
ATM/Debit Transfer/Inquiry (NP).....	\$.50
ATM/Debit NSF.....	\$33.00
Replacement Card.....	\$10.00
Replacement PIN Fee (ATM or Debit).....	\$2.00
Foreign Transaction Debit Card Fee.....	1% of transaction amount
Non Member Surcharge Fee.....	\$2.50

LOANS

ACH Payment Fee.....	\$10.00
Late Fee (MasterCard).....	\$25.00
Late Fee (Other Loans).....	.5% of payment
Loan Extension Fee.....	\$25.00
Loan Overdraft Transfer Fee.....	\$5.00
Payday Advance Fee.....	\$50.00
Over Limit Fee.....	\$25.00
Loan Application Fee*†.....	\$25.00
HELOC/HELOAN Recording Fee.....	Based on city/county fee

*Does not apply to Share Secured Loans or Share Secured MasterCard.

† Refunded upon approval.

SERVICE FEES APPLICABLE TO ALL ACCOUNTS

ACH Return.....	\$35.00
ACH Origination Processing Fee.....	.75% (of processed amount)
Account Closed in Overdraft.....	\$30.00

Aggregate Low Balance Fee*.....	\$3.00
Bad Address.....	\$5.00
Cashier's Check (payable to 3rd party).....	\$5.00 per check
Check Cashing Fee (low minimum balance*).....	\$5.00
Collection Fee.....	\$20.00 per item
Early Closure Fee (if closed within six (6) months of opening account) ..	\$25.00
Early Withdrawal from Christmas Club.....	\$10.00
Fax Withdrawal.....	\$10.00 per withdrawal
Gift Card.....	\$5.00 each
Inactive Account (after one (1) year and account under \$200) ..	\$10.00 per month
Legal Process Fee.....	\$100.00
Money Order.....	\$2.00
Non Member On-Us Check Cashing Fee.....	\$10.00
Notary Service...First 2 pages free; thereafter \$1.00 per page	
Reconciliation.....	\$15.00 per hour
Recovery Fee.....	28%
Re-Open Fee (if re-opened within six (6) months of closing).....	\$15.00
Research (i.e. change of title, immigration letters, etc.).....	\$15.00 per hour
Returned Check Fee (own check).....	\$34.00 per item
Fraudulent Returned Check Fee.....	\$50.00 per item
Savings (Share) and Checking Withdrawal in Lobby	
(first four (4) in lobby free, thereafter).....	\$3.00 each
Statement Copy.....	\$5.00 per copy
Telephone Branch Inquiries.....	\$5.00 each
Transfer to New Account Fee.....	\$15.00
Western Union (domestic).....	\$26.00
Western Union (foreign).....	see Representative for applicable fee
Incoming Wire Fees.....	\$25.00 up to \$100,000
\$50.00 up to \$250,000 • \$75.00 up to \$ 500,000	
\$100.00 up to \$1,000,000 • \$150.00 > than \$1,000,000	
Wire & Re-wire Transfer (Outgoing - domestic)	
\$25.00 up to \$100,000 • \$50.00 up to \$250,000	
\$75.00 up to \$500,000 • \$100.00 over \$500,000	
Wire & Re-wire Transfer (Outgoing - foreign).....	\$50.00 per transfer
Verification of Deposit.....	\$10.00 each
Outgoing fax (local).....	\$5.00
Outgoing fax (out of area).....	\$10.00
Non-Member Inquiry (for new account).....	\$5.00
Service Center Transaction Fee.....	\$1.00
Coin Rolls.....	\$.15 per roll after 10

*Must have combined balance in excess of \$250 to avoid fee.

CALL CENTER:

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